

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 15–22679–RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Miguel Rivera  
743 Nicholas Place  
Rahway, NJ 07065

Julisa Rivera  
743 Nicholas Place  
Rahway, NJ 07065

Social Security No.:  
xxx–xx–2494

xxx–xx–9922

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Rosemary Gambardella on:

Date: 5/2/17

Time: 10:00 AM

Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by creditors is welcome, but not required.

The following applications for compensation have been filed:

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**APPLICANT(S)**

Russell L. Low,  
Attorney for Debtor

**COMMISSION OR FEES**

\$1,500.00

**EXPENSES**

\$0

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Creditors may be heard before the applications are determined.

In accordance with D.N.J. Local Bankruptcy Rule 2016–1(d), appearances are not required on applications for compensation unless objections are filed. Objections shall be filed and served no later than seven (7) days prior to the scheduled hearing date (D.N.J. LBR 2016–1(h)).

Dated: April 6, 2017

JAN:



**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Miguel Rivera  
 Julisa Rivera  
 Debtors

Case No. 15-22679-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 137

Page 1 of 2  
 Total Noticed: 37

Date Rcvd: Apr 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2017.

db/jdb +Miguel Rivera, Julisa Rivera, 743 Nicholas Place, Rahway, NJ 07065-2642  
 cr +Toyota Motor Credit Corporation, P. O. Box 9013, Addison, TX 75001-9013  
 515608060 +++ASPIRE/CB&T, 9 CORPORATE RIDGE PKWY, COLUMBUS GA 31907-3049  
 (address filed with court: Aspire/cb&t, 9 Mutec Dr, Columbus, GA 31907)  
 515608061 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Attention: Recovery Department,  
 4161 Piedmont Pkwy., Greensboro, NC 27410)  
 515608062 +Bank of America, Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170,  
 Simi Valley, CA 93062-5170  
 515819058 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 515608063 +Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801  
 515608065 +Cap1/bstby, Po Box 6497, Sioux Falls, SD 57117-6497  
 515608066 +Cap1/neimn, Po Box 5253, Carol Stream, IL 60197-5253  
 515608067 +Capital 1 Bank, Attn: General Correspondence, PO Box 30285, Salt Lake City, UT 84130-0285  
 515715565 Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083  
 515608069 +Chase, Attn: Bankruptcy Dept, PO Box 15298, Wilmington, DE 19850-5298  
 515608070 +Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298  
 515608071 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, PO Box 790040,  
 Saint Louis, MO 63179-0040  
 515608073 +Comenity Bank/mandee, 995 W 122nd Ave, Westminster, CO 80234-3417  
 515608076 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 515608077 +Eastern Account System INC., Attn: Bankruptcy Dept., PO Box 837, Newtown, CT 06470-0837  
 515608079 +Merc Adj Bur, PO Box 9016, Williamsville, NY 14231-9016  
 515608081 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
 515608082 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026,  
 Cedar Rapids, IA 52408)  
 515738492 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 515837104 +WELLS FARGO BANK, N.A., F8235-02F, PO BOX 10438, DES MOINES, IA 50306-0438  
 515608083 +Wells Fargo, PO Box 60510, Los Angeles, CA 90060-0510  
 515608084 +Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517  
 515608087 +Wells Fargo Bank Nv Na, Po Box 94435, Albuquerque, NM 87199-4435  
 515608086 +Wells Fargo Bank Nv Na, Attn: Deposits Bankruptcy MAC# P6103-05K, PO Box 3908,  
 Portland, OR 97208-3908  
 515832807 Wells Fargo Bank, N.A., Home Equity Group, 1 Home Campus X2303-01A,  
 Des Moines, IA 50328-0001  
 515839932 +Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 06 2017 22:59:14 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 06 2017 22:59:11 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

515627546 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Apr 06 2017 23:06:35  
 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848,  
 Oklahoma City, OK 73124-8848

515752764 +E-mail/Text: bncmail@-legal.com Apr 06 2017 22:59:21 CERASTES, LLC,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

515608075 +E-mail/Text: mrdiscen@discover.com Apr 06 2017 22:58:28 Discover Fin Svcs Llc,  
 Po Box 15316, Wilmington, DE 19850-5316

515608078 +E-mail/PDF: gecsedirecoverycorp.com Apr 06 2017 23:00:37 GECRB/JC Penny,  
 Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104

515608080 +E-mail/Text: bnc@nordstrom.com Apr 06 2017 22:58:42 Nordstrom FSB,  
 Attention: Account Services, PO Box 6566, Englewood, CO 80155-6566

515789354 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 06 2017 23:01:15  
 Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541

515837143 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Apr 06 2017 22:59:27 TD BANK / NORDSTROM FSB,  
 c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515608064\* +Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801  
 515608072\* +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, PO Box 790040,  
 Saint Louis, MO 63179-0040  
 515608074\* +Comenity Bank/mandee, 995 W 122nd Ave, Westminster, CO 80234-3417  
 515608085\* +Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517  
 515608088\* +Wells Fargo Bank Nv Na, Po Box 94435, Albuquerque, NM 87199-4435

District/off: 0312-2

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Form ID: 137

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Total Noticed: 37

Date Rcvd: Apr 06, 2017

515608068 ##+Capital One, Po Box 5253, Carol Stream, IL 60197-5253

TOTALS: 0, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 08, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on April 6, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation  
nj\_ecf\_notices@buckleymadole.com  
Joshua I. Goldman on behalf of Creditor PNC Bank, National Association  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Russell L. Low on behalf of Joint Debtor Julisa Rivera rbear611@aol.com, lowlaw505@gmail.com  
Russell L. Low on behalf of Debtor Miguel Rivera rbear611@aol.com, lowlaw505@gmail.com  
TOTAL: 6